

APRIL/MAY 2023

**DOCM36B/DOCP36B — BANKING THEORY**

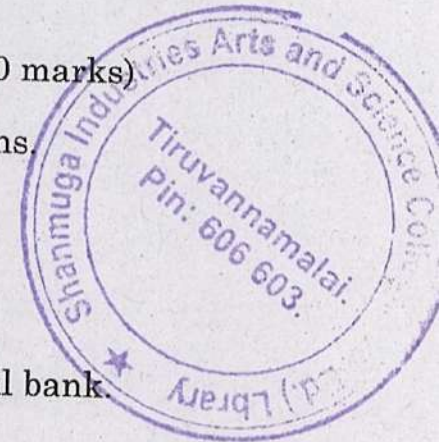
Time : Three hours

Maximum : 75 marks

SECTION A — (10 × 2 = 20 marks)

Answer ALL questions.

1. Define Banking.
2. What is Nationalised Bank?
3. State the meaning of commercial bank.
4. Write a short note on origin of Commercial banks.
5. Give the meaning of current account.
6. What is CIBIL Score?
7. Define Central Bank
8. State any two objectives of central bank.
9. What is EFT?
10. What do you understand by Core Banking Solutions?



SECTION B — (5 × 5 = 25 marks)

Answer ALL questions.

11. (a) Explain the various classifications of banks.  
Or  
(b) Mention the components of Indian Banking System.
12. (a) Show the important features of a commercial bank.  
Or  
(b) What are the functions of commercial bank?
13. (a) Explain about KYC norms.  
Or  
(b) List out the factors affecting bank lending.
14. (a) State the functions of Central Bank.  
Or  
(b) Differentiate between Central bank and Commercial banks.
15. (a) Identify the benefits of electronic banking.  
Or  
(b) Define Credit card. State its merits and demerits.

SECTION C — (3 × 10 = 30 marks)

Answer any THREE questions.

16. Rephrase the banking structure in India.
17. Explain the different methods of credit creation by central bank.
18. Briefly discuss various kinds of bank lending.
19. Analyse the credit control mechanics of central bank.
20. Write a detailed note on RTGS and NEFT.

